B1 (Official Form 1) (4/10)

UNITED STATES BANKRUPTCY CO SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION							Vol	untary Petition
					of Joint Debtor (Sp I, Jennifer L .	oouse) (Last, Firs	, Middle):	
(include married, maiden, and trade names):			(includ	er Names used by e married, maiden Victoria Conn r Design Stud	, and trade names ection; dba l):	a; fdba Embroid-	
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-3519	ayer I.D. (ITIN)/Comp	olete EIN (if mo	re			ec. or Individual-Taxxx-xx-2243	axpayer I.D. (ITIN	I)/Complete EIN (if more
Street Address of Debtor (No. and Street, City, 204 Bristol Court Victoria, TX	and State):			204 E	Address of Joint D Bristol Court oria, TX	ebtor (No. and St	reet, City, and St	
		77904						ZIP CODE 77904
County of Residence or of the Principal Place of Victoria	of Business:			County Victor	y of Residence or o oria	of the Principal Pla	ce of Business:	
Mailing Address of Debtor (if different from stre 204 Bristol Court Victoria, TX	et address):			204 E	Address of Joint Bristol Court oria, TX	Debtor (if different	from street addr	ess):
		ZIP CODE 77904						ZIP CODE 77904
Location of Principal Assets of Business Debto	r (if different from str	eet address ab	ove):					ZIP CODE
Type of Debtor (Form of Organization)		of Business ck one box.)	•	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)				
(Check one box.) ✓ Individual (includes Joint Debtors)	Health Care B	Business Real Estate as o	defined	✓ Chapter 7 ☐ Chapter 9 ☐ Chapter 15 Petition for Recognition				
See Exhibit D on page 2 of this form.	in 11 U.S.C. §		aooa	Chapter 11 of a Foreign Main Proceeding				
Corporation (includes LLC and LLP)	Stockbroker			1=	Chapter 12 Chapter 13			15 Petition for Recognition eign Nonmain Proceeding
Partnership Other (If debtor is not one of the above	Commodity B			🗀 -	ларіег 13	Nature	of Debts	
entities, check this box and state type of entity below.)	Other Other	`				(Check	one box.)	
		empt Entity		- 0	Debts are primarily lebts, defined in 11 § 101(8) as "incurre	I U.S.C.	Debts at business	re primarily is debts.
	(Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).							
Filing Fee (Che		emai Neveriue	code).		old purpose."	Chapter	11 Debtors	
▼ Full Filing Fee attached.				Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
Filing Fee to be paid in installments (appl signed application for the court's conside unable to pay fee except in installments.	ration certifying that t	the debtor is		Chec	ck if: Debtor's aggregate	noncontigent liqu are less than \$2,	idated debts (exc 343,300 <i>(amou</i>	cluding debts owed to ant subject to adjustment
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					k all applicable plan is being filed	e boxes: I with this petition.		n one or more classes
Statistical/Administrative Information	1				of creditors, in acco			THIS SPACE IS FOR
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expens there will be no funds available for distribution to unsecured creditors.				ses paid	,			COURT USE ONLY
Estimated Number of Creditors		_	_	_	†			
1-49 50-99 100-199 200-999	1,000- 5,000				 25,001- 50,000		 Dver 100,000	
Estimated Assets		П			П	_		
\$\overline{\sigma}\$ to \$\overline{\sigma}\$50,001 to \$\overline{\sigma}\$100,001 to \$\overline{\sigma}\$500,001 \$\overline{\sigma}\$ to \$\overline{\sigma}\$ million \$\overline{\sigma}\$ million \$\overline{\sigma}\$ million \$\overline{\sigma}\$ no \$\overline{\sigma}\$ million \$\overline{\sigma}\$ no \$\overli		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001	More than 31 billion	
Estimated Liabilities		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001	More than 61 billion	

B1 (Official Form 1) (4/10) Page 2 Winston D. Snell **Voluntary Petition** Name of Debtor(s): Jennifer L. Snell (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judae: Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Pamela L. Stewart 10/12/2010 Pamela L. Stewart Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. П No. $\mathbf{\Lambda}$ **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

B1 (Official Form 1) (4/10)	Page 3				
Voluntary Petition	Name of Debtor(s): Winston D. Snell				
(This page must be completed and filed in every case)	Jennifer L. Snell				
Signatures					
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code.				
petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X /s/ Winston D. Snell					
Winston D. Snell	X				
X /s/ Jennifer L. Snell Jennifer L. Snell	(Signature of Foreign Representative)				
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)				
10/12/2010 Date	Date				
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer				
X	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address				
X	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.				
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.				
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. & 110: 18 U.S.C. & 156				

B6A (Official Form 6A) (12/07)

In re	Winston	D. Snell
	Jennifer	L. Snell

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
204 Bristol Court, Victoria, TX 77904 CASTLE HILL III LOT 3 BLOCK 10	Fee Simple	ο	\$152,660.00	\$124,663.00

Total: \$152,660.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re Winston D. Snell Jennifer L. Snell

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	С	\$360.00
Checking, savings or other financial accounts, certificates of deposit		TDECU checking 1384	С	\$300.00
or shares in banks, savings and loan, thrift, building and loan, and home-		TDECU savings 1384	С	\$1,200.00
stead associations, or credit unions, brokerage houses, or cooperatives.		IBC business checking 8712	С	\$7.42
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer		2 sofas	С	\$200.00
equipment.		2 love seats	С	\$100.00
		coffee table	С	\$50.00
		2 end tables	С	\$100.00
		2 bookcases	С	\$70.00
		2 desk	С	\$150.00
		curio cabinet	С	\$50.00
		6 lamps	С	\$60.00
		entertainment center	С	\$75.00
		4 color tv's	С	\$215.00
		2 dvd players	С	\$20.00
		camcorder	С	\$30.00

In re	Winston	D. Snell
	Jennifer	L. Snell

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		stereo	C	\$20.00
		cd player	С	\$5.00
		2 speakers	С	\$20.00
		misc. video games and hardware	С	\$150.00
		misc. cd's/dvd's	С	\$70.00
		fax machine	С	\$15.00
		2 computers	С	\$100.00
		computer hutch/table	С	\$50.00
		file cabinet	С	\$10.00
		calculator	С	\$2.00
		3 telephones	С	\$15.00
		3 cell phones	С	\$30.00
		king bed	С	\$100.00
		queen bed	С	\$100.00
		full bed	С	\$50.00
		day bed	С	\$50.00
		4 dressers	С	\$200.00
		armoire	С	\$75.00
		2 wall clocks	С	\$5.00

In re	Winston	D. Snell
	Jennifer	L. Snell

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		washer	С	\$75.00
		dryer	С	\$75.00
		2 refrigerators	С	\$350.00
		2 freezers	С	\$350.00
		microwave	С	\$10.00
		2 vacuums	С	\$10.00
		carpet shampoo machine	С	\$2.00
		misc. small appliances	С	\$15.00
		dining table	С	\$150.00
		breakfast table	С	\$30.00
		misc. pots and pans	С	\$80.00
		misc. towels and linens	С	\$200.00
		lawnmower	С	\$100.00
		weedeater	С	\$20.00
		edger	С	\$10.00
		leafblower	С	\$10.00
		electric hedge trimmer	С	\$10.00
		circular saw	С	\$10.00
		drill	С	\$10.00

In re	Winston	D. Snell
	Jennifer	L. Snell

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption	
		table saw	С	\$100.00	
		misc. hand tools	С	\$75.00	
		misc. holiday decorations	С	\$10.00	
		misc. candles/holders	С	\$5.00	
		bathroom scale	С	\$2.00	
		2 ionizers	С	\$20.00	
		magazine rack	С	\$5.00	
		2 ice chest	С	\$10.00	
		luggage set	С	\$20.00	
5. Books; pictures and other art objects; antiques; stamp, coin,		statue	С	\$50.00	
record, tape, compact disc, and other collections or collectibles.		wall hanging	С	\$25.00	
		2 prints	С	\$100.00	
6. Wearing apparel.		Mens clothing consisting of: suits, shirts, jeans, trousers, underclothes, coats, belts, socks, and shoes.	С	\$300.00	
	1	womens clothing consisting of: suits, shirts, dresses, pants, lingerie, underclothes, coats, socks, and shoes.	С	\$200.00	
		Childrens clothing	С	\$300.00	
7. Furs and jewelry.		2 wedding rings	С	\$200.00	
		misc. chains and necklaces	С	\$25.00	

In re Winston D. Snell Jennifer L. Snell

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		misc. earrings	С	\$40.00
		2 watches	С	\$20.00
8. Firearms and sports, photo-		Electric keyboard	С	\$300.00
graphic, and other hobby equipment.		digital camera	С	\$30.00
		navigation system	С	\$50.00
		4 rods/reels	С	\$40.00
		misc. fishing tackle	С	\$10.00
		tent	С	\$10.00
		gas cooking grill	С	\$50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

In re Winston D. Snell Jennifer L. Snell

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k Saga Communications, INC. Savings & Investment plan	С	\$7,845.99
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Rocamajola (Jewelry making & design)	С	\$1,000.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

B6B (Official Form 6B) (12/07) -- Cont.

In re Winston D. Snell Jennifer L. Snell

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Chrysler Pacifica	С	\$12,000.00
		2007 Nissan Frontier	С	\$12,500.00
		1996 Chevrolet Lumina	С	\$500.00
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			

In re	Winston	D. Snell
	Jennifer	L. Snell

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 7

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.		Kiln	С	\$200.00
30. Inventory.		Misc. jewelry, glass, beads, and stones	С	\$800.00
31. Animals.		5 dogs	С	\$250.00
		cat	С	\$25.00
		1 bird	С	\$10.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	X			
		7 continuation sheets attached		

_______ continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Total >

\$42,699.41

B6C (Official Form 6C) (4/10)

In re	Winston	D. Snell
	Jennifer	L. Snell

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
✓ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
204 Bristol Court, Victoria, TX 77904 CASTLE HILL III LOT 3 BLOCK 10	11 U.S.C. § 522(d)(1)	\$27,997.00	\$152,660.00
Cash	11 U.S.C. § 522(d)(5)	\$360.00	\$360.00
TDECU checking 1384	11 U.S.C. § 522(d)(5)	\$300.00	\$300.00
TDECU savings 1384	11 U.S.C. § 522(d)(5)	\$1,200.00	\$1,200.00
IBC business checking 8712	11 U.S.C. § 522(d)(5)	\$7.42	\$7.42
2 sofas	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
2 love seats	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
coffee table	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
2 end tables	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
2 bookcases	11 U.S.C. § 522(d)(3)	\$70.00	\$70.00
2 desk	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
curio cabinet	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
6 lamps	11 U.S.C. § 522(d)(3)	\$60.00	\$60.00
entertainment center	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
4 color tv's	11 U.S.C. § 522(d)(3)	\$215.00	\$215.00
* Amount subject to adjustment on 4/1/13 and every three commenced on or after the date of adjustment.	e years thereafter with respect to cases	\$30,934.42	\$155,597.42

In re	Winston	D.	Snell
	Jennifer	L.	Snell

Case No.	
_	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2 dvd players	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
camcorder	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
stereo	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
cd player	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
2 speakers	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
misc. video games and hardware	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
misc. cd's/dvd's	11 U.S.C. § 522(d)(3)	\$70.00	\$70.00
fax machine	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
2 computers	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
computer hutch/table	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
file cabinet	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
calculator	11 U.S.C. § 522(d)(3)	\$2.00	\$2.00
3 telephones	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
3 cell phones	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
king bed	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
queen bed	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
full bed	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
day bed	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
4 dressers	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
		\$31,971.42	\$156,634.42

In re	Winston	D. Snell
	Jennifer	L. Snell

Case No.	
_	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
armoire	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
2 wall clocks	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
washer	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
dryer	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
2 refrigerators	11 U.S.C. § 522(d)(3)	\$350.00	\$350.00
2 freezers	11 U.S.C. § 522(d)(3)	\$350.00	\$350.00
microwave	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
2 vacuums	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
carpet shampoo machine	11 U.S.C. § 522(d)(3)	\$2.00	\$2.00
misc. small appliances	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
dining table	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
breakfast table	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
misc. pots and pans	11 U.S.C. § 522(d)(3)	\$80.00	\$80.00
misc. towels and linens	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
lawnmower	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
weedeater	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
edger	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
leafblower	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
electric hedge trimmer	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
		\$33,548.42	\$158,211.42

In re	Winston	D. Snell
	Jennifer	L. Snell

Case No.	
_	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
circular saw	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
drill	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
table saw	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
misc. hand tools	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
misc. holiday decorations	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
misc. candles/holders	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
bathroom scale	11 U.S.C. § 522(d)(3)	\$2.00	\$2.00
2 ionizers	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
magazine rack	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
2 ice chest	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
luggage set	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
statue	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
wall hanging	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
2 prints	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Mens clothing consisting of: suits, shirts, jeans, trousers, underclothes, coats, belts, socks, and shoes.	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
womens clothing consisting of: suits, shirts, dresses, pants, lingerie, underclothes, coats, socks, and shoes.	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Childrens clothing	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
		\$34,790.42	\$159,453.42

In re	Winston	D. Snell
	Jennifer	L. Snell

Case No.	
_	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2 wedding rings	11 U.S.C. § 522(d)(4)	\$200.00	\$200.00
misc. chains and necklaces	11 U.S.C. § 522(d)(4)	\$25.00	\$25.00
misc. earrings	11 U.S.C. § 522(d)(4)	\$40.00	\$40.00
2 watches	11 U.S.C. § 522(d)(4)	\$20.00	\$20.00
Electric keyboard	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
digital camera	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
navigation system	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
4 rods/reels	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
misc. fishing tackle	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
tent	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
gas cooking grill	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
401k Saga Communications, INC. Savings & Investment plan	11 U.S.C. § 522(d)(12)	\$7,845.99	\$7,845.99
Rocamajola (Jewelry making & design)	11 U.S.C. § 522(d)(5)	\$1,000.00	\$1,000.00
2008 Chrysler Pacifica	11 U.S.C. § 522(d)(2)	\$0.00	\$12,000.00
2007 Nissan Frontier	11 U.S.C. § 522(d)(2)	\$3,450.00	\$12,500.00
	11 U.S.C. § 522(d)(5)	\$9,050.00	
1996 Chevrolet Lumina	11 U.S.C. § 522(d)(2)	\$500.00	\$500.00
Kiln	11 U.S.C. § 522(d)(5)	\$200.00	\$200.00
Misc. jewelry, glass, beads, and stones	11 U.S.C. § 522(d)(5)	\$800.00	\$800.00
		\$58,411.41	\$195,074.41

In re	Winston D.	Snell
	Jennifer L. S	Snell

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

	Continuation Sheet No. 5		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
5 dogs	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
cat	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
1 bird	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
		\$58,696.41	\$195,359.41

B6D (Official Form 6D) (12/07)
In re Winston D. Snell
Jennifer L. Snell

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) ACCT #: xxxxxxxxxxxx0001 Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266	CODEBTOR	O HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN DATE INCURRED: 05/2008 NATURE OF LIEN: Automobile COLLATERAL: 2007 Nissan Frontier REMARKS:	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL \$14,558.00	UNSECURED PORTION, IF ANY \$1,558.00
ACCT #: xxxxxx9888 Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129		С	VALUE: \$13,000.00 DATE INCURRED: 02/2007 NATURE OF LIEN: Real Estate Mortgage without Other Collateral COLLATERAL: House and lot REMARKS: 2nd mortgage				\$14,194.00	
ACCT #: xxxxx8401 Texas Dow Employees Cu 1001 F M 2004 Lake Jackson, TX 77566	_	С	VALUE: \$152,660.00 DATE INCURRED: 01/2008 NATURE OF LIEN: Automobile COLLATERAL: 2008 Chrysler Pacifica REMARKS:				\$21,562.00	\$9,562.00
ACCT#: xxxxxxxxx8223			VALUE: \$12,000.00 DATE INCURRED: 02/2007 NATURE OF LIEN: Compartized Pool Extent Mortgage					
Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701		С	Conventional Real Estate Mortgage COLLATERAL: House and Lot REMARKS: VALUE: \$152,660.00				\$110,469.00	
	-	<u> </u>	Subtotal (Total of this F) 	۵) >	\vdash	\$160,783.00	\$11,120.00
			Total (Use only on last p	_		ŀ	\$160,783.00	
No.			Total (Ose only off last p	Juy	د رت	. [(Papart also an	\$11,120.00

No ____continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/10)

In re Winston D. Snell Jennifer L. Snell

Case No.	
	(If Known)

$\overline{\checkmark}$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

B6F (Official Form 6F) (12/07) In re Winston D. Snell Jennifer L. Snell

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxx xxxxxx9A18 American Medical Collection Agency 2269 South Saw Mill River Road, BLDG 3 Elmsford, NY 10523		С	DATE INCURRED: CONSIDERATION: Collecting for -Clinical Pathology Laboratories REMARKS:			x	\$66.83
Representing: American Medical Collection Agency			Clinical Pathology Laboratories, Inc. PO Box 141669 Austin, TX 78714-1669				Notice Only
ACCT#: xxx xxxxxx0A18 American Medical Collection Agency 2269 South Saw Mill River Road, BLDG 3 Elmsford, NY 10523		С	DATE INCURRED: CONSIDERATION: Collecting for - Clinical Pathology Laboratories REMARKS:			х	\$30.16
Representing: American Medical Collection Agency			Clinical Pathology Laboratories, Inc. PO Box 141669 Austin, TX 78714-1669				Notice Only
ACCT#: xxxx3139 Associated Recovery Systems A Division of ARS National Services, INC PO Box 469046 Escondido, CA 92046-9046		С	DATE INCURRED: CONSIDERATION: Collecting for - Chase bank REMARKS:			x	Notice Only
ACCT#: xxxxxxxxxxxxx4502 Cach Llc Attention: Bankruptcy Department 4340 South Monaco St. 2nd Floor Denver, CO 80237		С	DATE INCURRED: 12/2009 CONSIDERATION: Collecting for -WELLS FARGO BANK NA REMARKS:			x	\$13,496.00
Subtotal > Total > (Use only on last page of the completed Schedule F.) continuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$13,592.99

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Cach Llc			CCB Credit Services 5300 S 6th Street Springfield, IL 62703-5184				Notice Only
Representing: Cach Llc			FMA Alliance, Ltd. 11811 North Freeway # 900 Houston, TX 77060				Notice Only
Representing: Cach Llc			Law Office of Joe Pezzuto, LLC 6636 Cedar Avenue South, suite 330 Minneapolis, MN 55423				Notice Only
Representing: Cach Llc			Prestige Alliance LLC				Notice Only
Representing: Cach Llc			Wells Fargo Bank, N.A. P O BOX 63491 San Francisco, CA 94163				Notice Only
ACCT #: xxxx-xxxx-6039 Chase Card Member Service PO Box 15298 Wilmington, DE 19850-528		С	DATE INCURRED: 05/18/2005 CONSIDERATION: Credit Card REMARKS:			x	Notice Only
Sheet no. 1 of 9 continuation she			hed to Sul	otot	al >	•	\$0.00
Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxxxxxxxxxx3923 Chase Attn: Bankruptcy Dept PO Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 02/06/2003 CONSIDERATION: Credit Card REMARKS:			х	Notice Only
ACCT#: xxxxxxxxxxxx3456 Citibank Usa Attn.: Centralized Bankruptcy PO Box 20363 Kansas City, MO 64195		С	DATE INCURRED: 07/2007 CONSIDERATION: Charge Account REMARKS: Home Depot			х	\$6,507.00
Representing: Citibank Usa			Northland Group Inc. P.O. Box 390846 Edina, MN 55439				Notice Only
ACCT #: xxx0750 Consumer Adjustment Co 12855 Tesson Ferry Rd Saint Louis, MO 63128		С	DATE INCURRED: 05/2010 CONSIDERATION: Collecting for - CITIZENS MEDICAL CENTER REMARKS:			х	\$459.27
Representing: Consumer Adjustment Co			Citizens Medical Center Payment Processing Center PO Box 2024 Victoria, TX. 77902-2024				Notice Only
Representing: Consumer Adjustment Co			NCO Financial Systems INC P.O. Box 15894 Willimington, DE. 19850				Notice Only
Sheet no. 2 of 9 continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	\$6,966.27						

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxxxx5179 Dell Financial Services Attn: Bankruptcy Dept. PO Box 81577 Austin, TX 78708		С	DATE INCURRED: 12/2005 CONSIDERATION: Charge Account REMARKS:			x	\$2,746.00
Representing: Dell Financial Services			Associated Recovery Systems A Division of ARS National Services, INC PO Box 469046 Escondido, CA 92046-9046				Notice Only
ACCT #: xxx0148 Hilco Rec Attn: Bankruptcy 1120 Lake Cook Road Suite B Buffalo Grove, IL 60089		С	DATE INCURRED: 12/2008 CONSIDERATION: Collecting for - CHASE BANK USA N.A REMARKS:			x	\$4,247.00
Representing: Hilco Rec			Houston Funding II, LTD 2620 Fountainview #305 Houston, TX 77057				Notice Only
Representing: Hilco Rec			The Bourassa Law Group, LLC PO Box 28039 Las Vegas, NV 89126				Notice Only
ACCT #: xxx5324 Hilco Rec Attn: Bankruptcy 1120 Lake Cook Road Suite B Buffalo Grove, IL 60089		С	DATE INCURRED: 07/2009 CONSIDERATION: Collecting for -CAPITAL ONE BANK USA REMARKS:			x	\$1,186.00
Sheet no. 3 of 9 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$8,179.00

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Hilco Rec			Capital One Bank P. O. Box 60599 City of Industry, CA. 91716-0599				Notice Only
Representing: Hilco Rec			Firstsource Advantage, LLC 205 Bryant Woods South Amherst, NY 14228				Notice Only
ACCT#: xxxxxxxxxxxx4430 HSBC ATTN: BANKRUPTCY PO BOX 5213 Carol Stream, IL 60197		С	DATE INCURRED: 10/2007 CONSIDERATION: Credit Card REMARKS:			x	\$520.00
Representing: HSBC			Financial Recovery Services, Inc. P.O. Box 385908 Minneapolis, MN 55438-5908				Notice Only
ACCT#: xxxxxxxxxxxxx7371 Hsbc Bank ATTN: BANKRUPTCY PO BOX 5213 Carol Stream, IL 60197		С	DATE INCURRED: 09/2002 CONSIDERATION: Credit Card REMARKS:			x	\$39.00
ACCT#: I. C. System 444 Highway 96 East Box 64887 St.Paul, MN 55164-0887		С	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no4 of9 continuation sheets attached to Subtotal >							\$559.00
Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx4579 Lab Corp PO Box 2240 Burlington, NC 27216-2240		С	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:			x	\$26.84
ACCT #: xxxxxxxxxx2164 Lowe's PO Box 981064 El Paso, Texas 79998-1064		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			х	\$2,126.14
ACCT #: xxxxxxxxxxxxx2597 Lvnv Funding Llc Po Box 740281 Houston, TX 77274		С	DATE INCURRED: 11/2008 CONSIDERATION: Collecting for - GE CAPITAL PAYPAL BUYER CREE REMARKS:	1		х	\$740.00
Representing: Lvnv Funding Llc			GE Money Bank PO Box 981438 El Paso, Texas 79998-1438				Notice Only
Representing: Lvnv Funding Llc			JC Christensen PO Box 519 Bank Rapids, MN 56379				Notice Only
ACCT#: xxxxxx6774 Midland Credit Management PO Box 939019 San Diego, CA 92193		С	DATE INCURRED: 12/2008 CONSIDERATION: Collecting for -WAMU/PROVIDIAN REMARKS:			x	\$1,788.00
Sheet no. <u>5</u> of <u>9</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	l > F.) ne a.)	\$4,680.98					

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxx4318 Palisad Coll Attention: Banktruptcy Department PO Box 1244 Englewood Cliffs, NJ 07632		С	DATE INCURRED: 03/2009 CONSIDERATION: Collecting for -GE MONEY BANK REMARKS:			x	\$2,795.00
Representing: Palisad Coll			GE Money Bank PO Box 981438 El Paso, Texas 79998-1438				Notice Only
Representing: Palisad Coll			Law Offices of Regent & Associates 2650 Fountain View Dr. , Suite 233 Houston, TX 77057				Notice Only
ACCT #: xxxxxxxxxxxx4235 Portfolio Rc Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541		С	DATE INCURRED: 04/2009 CONSIDERATION: Collecting for -HSBC CARD SERVICES III INC. REMARKS:			x	\$4,070.00
Representing: Portfolio Rc			Enhanced Recovery Corp. PO Box 1967 Southgate, MI 48195-0967				Notice Only
Representing: Portfolio Rc			HSBC Card Services (Orchard Bank) PO Box 80084 Salinas, CA 93912-0084				Notice Only
Sheet no. 6 of 9 continuation sheets attached to Subtotal > \$6,865.00 Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$6,865.00	

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxx1/101 Professional Account Services, Inc. 7100 Commerce Way, Ste 100 Brentwood, TN 37027		С	DATE INCURRED: CONSIDERATION: Collecting for - DeTar REMARKS: 113712271-16111			x	\$577.41
Representing: Professional Account Services, Inc.			Detar Healthcare System PO Box 2089 Victoria, TX 77902-9923				Notice Only
ACCT#: Redline Recovery Services, LLC 95 John Mulr Dr. Amherst, NY 14228-4800		С	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxxxxx1902 Regional Employee Assistance Program 2403 North Laurent Victoria, TX 77901		С	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:			x	\$33.73
ACCT #: xxx7530 Synerprise Consulting Service, Inc 2809 Regal Road, Suite 107 Plano, TX 75075		С	DATE INCURRED: CONSIDERATION: Collecting for - Community Pathology Assoc. REMARKS:				\$44.34
Representing: Synerprise Consulting Service, Inc			Community Pathology Associates PO Box 4677 Houston, TX 77210-4677				Notice Only
Sheet no7 of9 continuation sheets attached to Subtotal >					•	\$655.48	
Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				=.) e			

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154		С	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: x7124 Texas Institute for Reproductive Medicin 7400 Fannin St., Ste 850 Houston, TX 77054		С	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:			х	\$33.21
ACCT #: xxx920-2 Todd, Bremer & Lawson, Inc 560 South Herlong Avenue PO Box 36788 Rock Hill, SC 29732-0512		С	DATE INCURRED: CONSIDERATION: Collecting for - Texas A&M REMARKS:			х	\$45,466.17
Representing: Todd, Bremer & Lawson, Inc			Texas A&M Univ. Vet Medical College Of Veterinary Medicine University Drive Bldg. 508 College Station, TX 77843-4457				Notice Only
ACCT #: xxxxxxxx4687 Victoria Emergency Assoc. PO Box 13915 Philadelphia, PA 19101-3915		С	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:			х	\$30.71
ACCT #: x4372 Victoria ENT Associates 117 Mediacal Drive, Suite1 Victoria, TX 77904		С	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:			x	\$54.96
Sheet no. 8 of 9 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$45,585.05		

Case No.		
	(if known)	

				_		_	
CREDITOR'S NAME,		HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS				AMOUNT OF
MAILING ADDRESS	2	목	INCURRED AND	F	UNLIQUIDATED	۵	CLAIM
INCLUDING ZIP CODE,	CODEBTOR	E E	CONSIDERATION FOR	CONTINGENT	Z Z	DISPUTED	
AND ACCOUNT NUMBER	EB	MM	CLAIM.	۱ž	3	E	
(See instructions above.)	0	ND,	IF CLAIM IS SUBJECT TO	15	19	8	
	O	BA OR	SETOFF, SO STATE.	2	冐	"	
		HUS					
ACCT#:			DATE INCURRED:				
Victoria Family Dentistry			CONSIDERATION: Medical Services				\$204.50
107 Professional Park Drive		С	REMARKS:			ļ	4_00
Victoria, TX 77904		٦				X	
ACCT#: xxxx5294			DATE INCURRED:	+			
Victoria Fire Department			CONSIDERATION: Medical Services				¢4 E00 04
PO Box 940249			REMARKS:				\$1,500.34
Houston, TX 77094-7249		С	KEWAKKO.			X	
11000011, 17 17004 7240							
AOOT #			DATE INCLIDED. 02/40/2005				
ACCT#: xxxxxxxxxxxx8721			DATE INCURRED: 03/10/2005 CONSIDERATION:				
Wash Mutual/providian			Credit Card				\$3,633.00
Attn: Bankruptcy Dept		С	REMARKS:			x	
PO Box 15298							
Wilmington, DE 19850							
Representing: Wash Mutual/providian			Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714				Notice Only
Representing: Wash Mutual/providian			Capital Management Services, Inc. 726 Exchange Street, Ste. 700 Buffalo, NY 14210				Notice Only
Sheet no. 9 of 9 continuation she			ned to S	ubto	tal :	>	\$5,337.84
Schedule of Creditors Holding Unsecured Nonpriority Claims Total >					\$92,421.61		
(Use only on last page of the completed Schedule F.)					φ 3 Ζ, 4 Ζ1.01		
		(Ren	ort also on Summary of Schedules and, if applicab				
Statistical Summary of Certain Liabilities and Related Data.)							

Case 10-60136 Document 1 Filed in TXSB on 10/13/10 Page 31 of 60

B6G (Official Form 6G) (12/07)

In re Winston D. Snell Jennifer L. Snell

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 10-60136 Document 1 Filed in TXSB on 10/13/10 Page 32 of 60

B6H (Official Form 6H) (12/07)
In re Winston D. Snell
Jennifer L. Snell

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of D	ebtor and Spou	use	
Married	Relationship(s): step-daughter Age(s): 20 son 10	Relationship(s	5):	Age(s):
Employment:	Debtor	Spouse		
Occupation	Creative Services Director	Jewelry Artist		
Name of Employer	Saga Communications	Rockamajola		
How Long Employed	6.5 years	1.5 years		
Address of Employer	3808 N. Navarro	204 Bristol Ct		
	Victoria, TX 77901	Victoria, TX 7	7904	
	verage or projected monthly income at time case filed)		DEBTOR	SPOUSE
 Monthly gross wages Estimate monthly over 	s, salary, and commissions (Prorate if not paid monthly)		\$2,554.87 \$0.00	\$0.00 \$0.00
3. SUBTOTAL	Statio		\$2,554.87	\$0.00
4. LESS PAYROLL DE	DUCTIONS		ΨZ,334.67	\$0.00
	udes social security tax if b. is zero)		\$22.79	\$0.00
b. Social Security Ta			\$141.74	\$0.00
c. Medicare			\$33.15	\$0.00
d. Insurance			\$268.67	\$0.00
e. Union dues			\$0.00	\$0.00
f. Retirement	I TD		\$0.00 \$6.50	\$0.00 \$0.00
	LTD Dependent Life		\$6.50 \$1.08	\$0.00 \$0.00
i. Other (Specify)	Dependent Life		\$0.00	\$0.00
j. Other (Specify)			\$0.00	\$0.00
k. Other (Specify)			\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS		\$473.93	\$0.00
TOTAL NET MONTH	LY TAKE HOME PAY		\$2,080.94	\$0.00
7. Regular income from	operation of business or profession or farm (Attach deta	ailed stmt)	\$0.00	\$1,000.00
Income from real pro	•		\$0.00	\$0.00
Interest and dividend			\$0.00	\$0.00
	e or support payments payable to the debtor for the debt	tor's use or	\$0.00	\$0.00
that of dependents list	sted above /ernment assistance (Specify):			
11. Social security of gov	reminent assistance (Specify).		\$0.00	\$0.00
12. Pension or retiremen	t income		\$0.00	\$0.00
13. Other monthly incom	e (Specify):			
a			\$0.00	\$0.00
b			\$0.00	\$0.00
c			\$0.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$0.00	\$1,000.00
	Y INCOME (Add amounts shown on lines 6 and 14)		\$2,080.94	\$1,000.00
16. COMBINED AVERA	GE MONTHLY INCOME: (Combine column totals from lir	ne 15)	\$3,0	80.94

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

B6J (Official Form 6J) (12/07)
IN RE: Winston D. Snell
Jennifer L. Snell

Case No	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate	any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form maj	y
differ from the deductions from income allowed on Form 22A or 22C.	

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sol labeled "Spouse."	hedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? ☐ Yes ☑ No b. Is property insurance included? ☐ Yes ☑ No	\$831.00
Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Natural Gas	\$250.00 \$130.00 \$60.00 \$60.00
 Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions 	\$50.00 \$600.00 \$60.00 \$30.00 \$100.00 \$300.00 \$30.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$66.00 \$45.00 \$195.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Property	\$280.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: TDECU b. Other: Nissan Motor Acceptance c. Other: Air Conditioner Srvc Contract d. Other:	\$519.00 \$362.00 \$12.95
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other: 	\$387.95
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,398.90
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin document: None.	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$3,080.94 \$4,398.90 (\$1,317.96)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

IN RE: Winston D. Snell CASE NO

Jennifer L. Snell

CHAPTER 7

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
Annual License Plate & Inspection		\$36.00
Cable TV		\$89.00
Yard Care		\$50.00
Toiletries, Cleaning Supplies, etc.		\$100.00
Pet Food and Vet		\$100.00
Newspaper Subscription		\$12.95
	Total >	\$387.95

B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

In re Winston D. Snell Jennifer L. Snell

Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$152,660.00		
B - Personal Property	Yes	8	\$42,699.41		
C - Property Claimed as Exempt	Yes	6		•	
D - Creditors Holding Secured Claims	Yes	1		\$160,783.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		\$92,421.61	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,080.94
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,398.90
	TOTAL	32	\$195,359.41	\$253,204.61	

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

In re Winston D. Snell Jennifer L. Snell

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$3,080.94
Average Expenses (from Schedule J, Line 18)	\$4,398.90
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,637.53

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$11,120.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$92,421.61
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$103,541.61

B6 Declaration (Official Form 6 - Declaration) (12/07) In re **Winston D. Snell**

Jennifer L. Snell

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have re sheets, and that they are true and correct to the be	ead the foregoing summary and schedules, consisting ofst of my knowledge, information, and belief.	34
Date 10/12/2010	Signature /s/ Winston D. Snell Winston D. Snell	
Date 10/12/2010	Signature /s/ Jennifer L. Snell Jennifer L. Snell	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/10)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

In re:	Winston D. Snell	Case No.	
	Jennifer L. Snell	(if known	1)

		STATEMENT OF FINANCIAL AFFAIRS	
	1. Income from	employment or operation of business	
None	including part-time ac case was commence maintains, or has ma beginning and ending	ant of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, ctivities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this d. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that intained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the g dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a ed.)	
	AMOUNT	SOURCE	
	\$25,842.23	2010 YTD - H	
	\$8,750.00	2010 YTD - W	
	\$32,148.00	2009	
	\$90,400.00	2008	
	2. Income other than from employment or operation of business		
None	two years immediatel separately. (Married	ncome received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the y preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, are separated and a joint petition is not filed.)	
	AMOUNT	SOURCE	
	\$0.00	2010 YTD	
	\$7,164.00	2009 - Child Support	
	\$7,164.00	2008 - Child Support	
	3. Payments to o	creditors	
	Complete a. or b., a	s appropriate, and c.	
None	debts to any creditor constitutes or is affect	debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that sted by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account to obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit	

counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Regular payments as could afford to make including auto and mortgage. DATES OF PAYMENTS AMOUNT PAID

AMOUNT STILL OWING

None

✓

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/10) - Cont.

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

In re:	Winston D. Snell	Case No.	
	Jennifer L. Snell	(if known)	

STATEMENT OF FINANCIAL AFFAIRS

the benefit of creditors

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND COURT OR AGENCY STATUS OR **CASE NUMBER** NATURE OF PROCEEDING AND LOCATION DISPOSITION Palisades Collection, LLC vs Lawsuit In The County Court At pending Winston Snell Law No. 1 Victoria

Cause No. CIV115122 County, TX

the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned

to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 \checkmark

None

None

 $\sqrt{}$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/10) - Cont.

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

In re:	Winston D. Snell	Case No.	
	Jennifer L. Snell		(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments	related to	debt	counseling	or b	ankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYER IF

NAME AND ADDRESS OF PAYEE

OTHER THAN DEBTOR

CCCS of South Texas 4/14/2010 \$35.00

Law Office of Pamela L. Stewart 4635 Southwest Freeway Suite 610 Houston, TX 77027 10/07/2010 \$2,800.00 + FF + Credit Report

AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

Non

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

B7 (Official Form 7) (04/10) - Cont.

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

In re:	Winston D. Snell	Case No.	
	Jennifer L. Snell		(if known)

STATEMENT OF FINANCIAL AFFAIRS

	Continuation Sheet No. 3
None	15. Prior address of debtor If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
None	16. Spouses and Former Spouses If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
	T7. Environmental Information For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

B7 (Official Form 7) (04/10) - Cont.

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

In re:	Winston D. Snell	Case No.	
	Jennifer L. Snell		(if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

	18. Nature, location and name of business					
None	None a lf the debtor is an individual list the names, addresses, taxnaver-identification numbers, nature of the businesses, and beginning and endir					
	If the debtor is a partnership, list the names, addresses, ta dates of all businesses in which the debtor was a partner of immediately preceding the commencement of this case.	• •	, 5 5			
	If the debtor is a corporation, list the names, addresses, ta dates of all businesses in which the debtor was a partner of immediately preceding the commencement of this case.	• •	• •			
	NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN	NATURE OF BUSINESS	BEGINNING AND ENDING DATES			
	Victoria Connection	Direct Mail Coupon Magazine	9/2010 - Current			
	Rockamajola	Jewelry Design	2009 - current			
	Embroid-Wear Design Studio	Embroidery	2007 - 2008			
None	b. Identify any business listed in response to subdivision a labove, that is "single asset real estate" as defined in 11 U.S.C. & 101					
	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.					
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)					
	19. Books, records and financial statements					
None	a. List all bookkeepers and accountants who within two ye keeping of books of account and records of the debtor.	ears immediately preceding the filing of this	bankruptcy case kept or supervised the			
	NAME AND ADDRESS	DATES SERVICES RENDERED				
	Jennifer Snell 204 Bristol Ct. Victoria, TX 77904	2007 -Current				
None	b. List all firms or individuals who within two years immedi	ately preceding the filing of this bankruptcy	case have audited the books of account			

and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

B7 (Official Form 7) (04/10) - Cont.

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

In re: Winston D. Snell Case No. Jennifer L. Snell (if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

None	d. List all financial institutions, creditors and the debtor within two years immediately preceded.	other parties, including mercantile and trade agencie eding the commencement of this case.	es, to whom a financial statement was issued by			
None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.					
None	b. List the name and address of the person h	naving possession of the records of each of the inver	ntories reported in a., above.			
Name	21. Current Partners, Officers, Dire	ectors and Shareholders				
None	a. If the debtor is a partnership, list the nature	e and percentage of partnership interest of each me	mber of the partnership.			
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST			
	Jennifer Snell	sole	100%			
None	b. If the debtor is a corporation, list all officer holds 5 percent or more of the voting or equit	rs and directors of the corporation, and each stockho ty securities of the corporation.	lder who directly or indirectly owns, controls, or			
	22. Former partners, officers, direct	ctors and shareholders				
None ✓	- · · · · · · · · · · · · · · · · · · ·	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement				
None	b. If the debtor is a corporation, list all officer preceding the commencement of this case.	rs, or directors whose relationship with the corporatio	n terminated within one year immediately			
-	23. Withdrawals from a partnership	p or distributions by a corporation				
None ✓	23. Withdrawals from a partnership or distributions by a corporation the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, ionuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this asse.					
	24. Tax Consolidation Group					
None ✓		nd federal taxpayer-identification number of the parer mber at any time within six years immediately preced				
	25 Pension Funds					

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

B7 (Official Form 7) (04/10) - Cont.

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

In re: Winston D. Snell
Jennifer L. Snell
Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

[If co	f completed by an individual or individual and spouse]					
	declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Date	10/12/2010	Signature of Debtor	/s/ Winston D. Snell Winston D. Snell			
Date	10/12/2010	Signature of Joint Debtor (if any)	/s/ Jennifer L. Snell Jennifer L. Snell			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

IN RE: Winston D. Snell CASE NO

Jennifer L. Snell

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266 xxxxxxxxxxxx0001	Describe Property Securing Debt: 2007 Nissan Frontier
Property will be (check one): ☐ Surrendered	
Property is (check one): ☑ Claimed as exempt □ Not claimed as exempt	
Property No. 2	
Creditor's Name: Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129 xxxxxx9888	Describe Property Securing Debt: House and lot
Property will be (check one): ☐ Surrendered	
Property is (check one): ☑ Claimed as exempt	

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

IN RE: Winston D. Snell CASE NO

Jennifer L. Snell

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

	_
Property No. 3	
Creditor's Name: Texas Dow Employees Cu 1001 F M 2004 Lake Jackson, TX 77566 xxxxx8401	Describe Property Securing Debt: 2008 Chrysler Pacifica
Property will be (check one): ☐ Surrendered	
Property is (check one): ☑ Claimed as exempt	
Property No. 4	
Creditor's Name: Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701 xxxxxxxxxx8223	Describe Property Securing Debt: House and Lot
Property will be (check one): ☐ Surrendered	
Property is (check one): ☐ Not claimed as exempt ☐ Not claimed as exempt	

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

IN RE: Winston D. Snell

Jennifer L. Snell

CHAPTER 7

CASE NO

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 2

Property No. 1					
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):			
		YES NO NO			
declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.					
Date 10/12/2010	Signature _/s/ Winston D. Sno	ell			
	Winston D. Snell				
Date 10/12/2010	Signature _/s/ Jennifer L. Sno	ell			

Case 10-60136 Document 1 Filed in TXSB on 10/13/10 Page 49 of 60

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

In re Winston D. Snell Jennifer L. Snell

Case No.	
Chapter	7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Winston D. Snell	X /s/ Winston D. Snell	10/12/2010
Jennifer L. Snell	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Jennifer L. Snell	10/12/2010
Case No. (if known)	Signature of Joint Debtor (if any)	Date
Certificate of Con	npliance with § 342(b) of the Bankruptcy Code	
I, Pamela L. Stewart required by § 342(b) of the Bankruptcy Code.	, counsel for Debtor(s), hereby certify that I delivered to the	e Debtor(s) the Notice
/s/ Pamela L. Stewart		
Pamela L. Stewart, Attorney for Debtor(s)		
Bar No.: 19218100		
Law Offices of Pamela L. Stewart		
4635 Southwest Freeway		
Suite 610		
Houston Texas 77027		
Phone: (713) 622-3893		
Fax: (713) 622-7908		
E-Mail: PAM@plstewart.com		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

IN RE: Winston D. Snell CASE NO

Jennifer L. Snell

CHAPTER 7

	DISCLOS	JRE OF COM	MPENSATION OF	ATTORNE	Y FOR DEBTOR
that c	compensation paid to me	within one year b	pefore the filing of the p	etition in bankrup	ney for the above-named debtor(s) and otcy, or agreed to be paid to me, for a connection with the bankruptcy case
For le	egal services, I have agr	eed to accept:		Fixed Fee:	\$2,800.00
Prior	to the filing of this stater	nent I have receiv	red:	_	\$2,800.00
Balan	nce Due:			_	\$0.00
2. The s	source of the compensat	ion paid to me wa	as:		
	✓ Debtor	Other (s	specify)		
3. The s	source of compensation	to be paid to me i	s:		
	✓ Debtor	Other (s	specify)		
_	have not agreed to sha associates of my law firm		losed compensation wi	th any other pers	on unless they are members and
a		. A copy of the a			persons who are not members or les of the people sharing in the
a. Ar bankı b. Pr	nalysis of the debtor's fin ruptcy; eparation and filing of a	ancial situation, a	nd rendering advice to ules, statements of affa	the debtor in det	cts of the bankruptcy case, including: ermining whether to file a petition in th may be required; and any adjourned hearings thereof;
6. By ag	greement with the debtor	(s), the above-dis	sclosed fee does not in	clude the followin	g services:
			CERTIFICATIO	N	
	ertify that the foregoing sentation of the debtor(s			nt or arrangemen	at for payment to me for
	10/12/2010		/s/ Pamela L. Ste	wart	
	Date		Pamela L. Stewar Law Offices of Par 4635 Southwest F Suite 610 Houston Texas 7' Phone: (713) 622-	f mela L. Stewart reeway 7027	Bar No. 19218100
	Vinston D. Snell			Jennifer L. Snell ifer L. Snell	

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS VICTORIA DIVISION

IN RE: Winston D. Snell CASE NO

Jennifer L. Snell

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

	The above named De	ebtor hereby verifies	that the attached	l list of creditors	is true and correct	to the best of his/	ner
knov	vledge.						

Date	10/12/2010	Signature	
			Winston D. Snell
Date _	10/12/2010	Signature _	/s/ Jennifer L. Snell
	•		Jennifer L. Snell

American Medical Collection Agency 2269 South Saw Mill River Road, BLDG 3 Elmsford, NY 10523

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Associated Recovery Systems
A Division of ARS National Services, INC
PO Box 469046
Escondido, CA 92046-9046

Cach Llc
Attention: Bankruptcy Department
4340 South Monaco St. 2nd Floor
Denver, CO 80237

Capital Management Services, Inc. 726 Exchange Street, Ste. 700 Buffalo, NY 14210

Capital One Bank
P. O. Box 60599
City of Industry, CA. 91716-0599

CCB Credit Services 5300 S 6th Street Springfield, IL 62703-5184

Chase Card Member Service PO Box 15298 Wilmington, DE 19850-528

Chase Attn: Bankruptcy Dept PO Box 15298 Wilmington, DE 19850 Citibank Usa Attn.: Centralized Bankruptcy PO Box 20363

Kansas City, MO 64195

Citizens Medical Center Payment Processing Center PO Box 2024 Victoria, TX. 77902-2024

Clinical Pathology Laboratories, Inc. PO Box 141669
Austin, TX 78714-1669

Community Pathology Associates PO Box 4677 Houston, TX 77210-4677

Consumer Adjustment Co 12855 Tesson Ferry Rd Saint Louis, MO 63128

Dell Financial Services Attn: Bankruptcy Dept. PO Box 81577 Austin, TX 78708

Detar Healthcare System PO Box 2089 Victoria, TX 77902-9923

Enhanced Recovery Corp. PO Box 1967 Southgate, MI 48195-0967

Financial Recovery Services, Inc. P.O. Box 385908
Minneapolis, MN 55438-5908

Firstsource Advantage, LLC 205 Bryant Woods South Amherst, NY 14228

FMA Alliance, Ltd. 11811 North Freeway # 900 Houston, TX 77060

GE Money Bank PO Box 981438 El Paso, Texas 79998-1438

Hilco Rec Attn: Bankruptcy 1120 Lake Cook Road Suite B Buffalo Grove, IL 60089

Houston Funding II, LTD 2620 Fountainview #305 Houston, TX 77057

HSBC ATTN: BANKRUPTCY PO BOX 5213 Carol Stream, IL 60197

Hsbc Bank ATTN: BANKRUPTCY PO BOX 5213 Carol Stream, IL 60197

HSBC Card Services (Orchard Bank) PO Box 80084 Salinas, CA 93912-0084

I. C. System
444 Highway 96 East Box 64887
St.Paul, MN 55164-0887

JC Christensen PO Box 519 Bank Rapids, MN 56379

Lab Corp PO Box 2240 Burlington, NC 27216-2240

Law Office of Joe Pezzuto, LLC 6636 Cedar Avenue South, suite 330 Minneapolis, MN 55423

Law Offices of Regent & Associates 2650 Fountain View Dr. , Suite 233 Houston, TX 77057

Lowe's PO Box 981064 El Paso, Texas 79998-1064

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Midland Credit Management PO Box 939019 San Diego, CA 92193

NCO Financial Systems INC P.O. Box 15894 Willimington, DE. 19850

Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266 Northland Group Inc. P.O. Box 390846 Edina, MN 55439

Palisad Coll Attention: Banktruptcy Department PO Box 1244 Englewood Cliffs, NJ 07632

Portfolio Rc Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541

Prestige Alliance LLC

Professional Account Services, Inc. 7100 Commerce Way, Ste 100 Brentwood, TN 37027

Redline Recovery Services, LLC 95 John Mulr Dr. Amherst, NY 14228-4800

Regional Employee Assistance Program 2403 North Laurent Victoria, TX 77901

Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129

Synerprise Consulting Service, Inc 2809 Regal Road, Suite 107 Plano, TX 75075 Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154

Texas A&M Univ. Vet Medical College Of Veterinary Medicine University Drive Bldg. 508 College Station, TX 77843-4457

Texas Dow Employees Cu 1001 F M 2004 Lake Jackson, TX 77566

Texas Institute for Reproductive Medicin 7400 Fannin St., Ste 850 Houston, TX 77054

The Bourassa Law Group, LLC PO Box 28039 Las Vegas, NV 89126

Todd, Bremer & Lawson, Inc 560 South Herlong Avenue PO Box 36788 Rock Hill, SC 29732-0512

Victoria Emergency Assoc. PO Box 13915 Philadelphia, PA 19101-3915

Victoria ENT Associates 117 Mediacal Drive, Suitel Victoria, TX 77904

Victoria Family Dentistry 107 Professional Park Drive Victoria, TX 77904 Victoria Fire Department PO Box 940249 Houston, TX 77094-7249

Wash Mutual/providian Attn: Bankruptcy Dept PO Box 15298 Wilmington, DE 19850

Wells Fargo Bank, N.A. P O BOX 63491 San Francisco, CA 94163

Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701